

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: OWIECKI, JOHN P

§ Case No. 08-71876

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT  
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

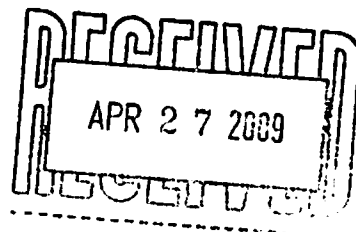
BERNARD J. NATALE, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>99,461.01</u>	Assets Exempt: <u>23,391.01</u>
Total Distribution to Claimants: <u>2,137.30</u>	Claims Discharged Without Payment: <u>13,935.36</u>
Total Expenses of Administration: <u>3,864.55</u>	

3) Total gross receipts of \$ 6,001.85 (see Exhibit 1 ), minus funds paid to the debtor and third parties of \$ 0.00 (see Exhibit 2 ), yielded net receipts of \$6,001.85 from the liquidation of the property of the estate, which was distributed as follows:



	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$16,154.93	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	3,864.55	3,864.55	3,864.55
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	31,388.97	28,135.03	28,135.03	2,137.30
<b>TOTAL DISBURSEMENTS</b>	<b>\$47,543.90</b>	<b>\$31,999.58</b>	<b>\$31,999.58</b>	<b>\$6,001.85</b>

4) This case was originally filed under Chapter 7 on June 16, 2008.  
The case was pending for 9 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/15/2009 By: /s/BERNARD J. NATALE  
Trustee



STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Death Benefits Payable	1129-000	6,000.00
Interest Income	1270-000	1.85
<b>TOTAL GROSS RECEIPTS</b>		<b>\$6,001.85</b>

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
U S Bank	4210-000	15,185.72	N/A	0.00	0.00
Value City Furniture	4210-000	969.21	N/A	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>		<b>\$16,154.93</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	39.36	39.36	39.36
BERNARD J. NATALE, LTD.	3110-000	N/A	2,475.00	2,475.00	2,475.00
BERNARD J. NATALE	2100-000	N/A	1,350.19	1,350.19	1,350.19
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$3,864.55	\$3,864.55	\$3,864.55

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		N/A			
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
		N/A			
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
PYOD LLC as assignee of Citibank	7100-000	2,009.98	2,302.33	2,302.33	174.90
Discover Bank/DFS Services LLC	7100-000	6,372.13	6,617.58	6,617.58	502.71

Chase Bank USA, NA	7100-000	3,803.23	3,922.66	3,922.66	297.99
Speedway SuperAmerica LLC	7100-000	731.72	744.00	744.00	56.52
Marathon Petroleum Company LLC	7100-000	178.00	178.00	178.00	13.52
eCAST Settlement Corporation assignee of	7100-000	282.63	282.63	282.63	21.47
PYOD LLC as assignee of Washington Mutual	7100-000	12,849.72	13,217.00	13,217.00	1,004.04
Wells Fargo Financial Illinois, Inc	7100-000	1,069.00	870.83	870.83	66.15
Dental Experts LLC	7100-000	50.00	N/A	0.00	0.00
High Field Open MRI of Rockford LLC	7100-000	1,086.40	N/A	0.00	0.00
HSBC Bank	7100-000	525.27	N/A	0.00	0.00
Cardmember Services	7100-000	1,000.00	N/A	0.00	0.00
Mr. Goodwater	7100-000	59.00	N/A	0.00	0.00
Physicians Immediate Care	7100-000	220.17	N/A	0.00	0.00
Rockford Radiology Association	7100-000	20.00	N/A	0.00	0.00
Sean Owiecki	7100-000	731.72	N/A	0.00	0.00
The Four Seasons Mobile Home Park	7100-000	400.00	N/A	0.00	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		<b>\$31,388.97</b>	<b>\$28,135.03</b>	<b>\$28,135.03</b>	<b>\$2,137.30</b>

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 08-71876 MB  
Case Name: OWIECKI, JOHN P

Trustee: (330370) BERNARD J. NATALE  
Filed (f) or Converted (c): 06/16/08 (f)  
§341(a) Meeting Date: 08/14/08  
Claims Bar Date: 11/25/08

Period Ending: 04/15/09

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Manufactured Home 112 Club Circle, Belvidere, IL	75,000.00	0.00	DA	0.00	FA
2 Cash	5.00	0.00	DA	0.00	FA
3 Checking Acct #008076043	5.00	0.00	DA	0.00	FA
4 Savings Acct # 300035821	100.00	0.00	DA	0.00	FA
5 Security Deposit	250.00	0.00	DA	0.00	FA
6 Couch	750.00	0.00	DA	0.00	FA
7 Household Goods & Furnishings	1,000.00	200.00	DA	0.00	FA
8 Wearing Apparel	100.00	0.00	DA	0.00	FA
9 401K	9,786.01	3,418.41	DA	0.00	FA
10 1998 Saturn SL2 (92,000 miles)(Severe auto	500.00	0.00	DA	0.00	FA
11 2005 Ford Freestyle (60,000 miles)	11,965.00	0.00	DA	0.00	FA
12 1Dogs	0.00	0.00	DA	0.00	FA
13 Death Benefits Payable DEBTOR FILED AMENDED B & C ADDING DEATH BENEFIT. EXEMPTED \$7,060 UNDER 735 ILCS 5/12-1001(f) AND 5/12-1001(h)(3). TRUSTEE FILED OBJECTION TO THIS EXEMPTION. EXEMPTED \$3,640 PURSUANT TO 735 ILCS 5/12-1001(b). TRUSTEE HAD TO OBJECTION TO THIS EXEMPTION. ORDER ENTERED 11/19/08	10,700.00	7,060.00		6,000.00	FA
Int INTEREST (u)	Unknown	N/A		1.85	Unknown
14 Assets Totals (Excluding unknown values)	\$110,161.01	\$10,678.41		\$6,001.85	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): March 31, 2009

Current Projected Date Of Final Report (TFR): March 31, 2009

Exhibit 9

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## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-71876 MB  
Case Name: OWIECKI, JOHN P

Trustee: BERNARD J. NATALE (330370)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*.\*\*\*\*\*61-65 - Money Market Account  
Blanket Bond: \$552,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: 61-6365610  
Period Ending: 04/15/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/20/08	(13)	John C Owiecki	Pynt of Compromise Re: Life Insurance Re: Death of Fiance	1129-000	6,000.00		6,000.00
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2000%	1270-000	0.24		6,000.24
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1300%	1270-000	0.71		6,000.95
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.53		6,001.48
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.29		6,001.77
02/08/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.08		6,001.85
02/08/09		To Account #*****6166	Close Account for Final Report	9999-000		6,001.85	0.00

ACCOUNT TOTALS	6,001.85	6,001.85	\$0.00
Less: Bank Transfers	0.00	6,001.85	
Subtotal	6,001.85	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$6,001.85	\$0.00	

Exhibit 9

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## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-71876 MB  
Case Name: OWIECKI, JOHN P  
Taxpayer ID #: 61-6365610  
Period Ending: 04/15/09

Trustee: BERNARD J. NATALE (330370)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*.\*\*\*\*\*61-66 - Checking Account  
Blanket Bond: \$552,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/08/09		From Account #*****6165	Close Account for Final Report	9999-000	6,001.85		6,001.85
03/19/09	101	BERNARD J. NATALE	Dividend paid 100.00% on \$1,350.19, Trustee Compensation; Reference:	2100-000		1,350.19	4,651.66
03/19/09	102	PYOD LLC as assignee of Citibank	Distribution paid 7.59% on \$2,302.33; Claim# 1; Filed: \$2,302.33; Reference: 4603	7100-000		174.90	4,476.76
03/19/09	103	Discover Bank/DFS Services LLC	Distribution paid 7.59% on \$6,617.58; Claim# 2; Filed: \$6,617.58; Reference: 1677	7100-000		502.71	3,974.05
03/19/09	104	Chase Bank USA, NA	Distribution paid 7.59% on \$3,922.66; Claim# 3; Filed: \$3,922.66; Reference: 5122	7100-000		297.99	3,676.06
03/19/09	105	Speedway SuperAmerica LLC	Distribution paid 7.59% on \$744.00; Claim# 4; Filed: \$744.00; Reference: 569	7100-000		56.52	3,619.54
03/19/09	106	Marathon Petroleum Company LLC	Distribution paid 7.59% on \$178.00; Claim# 5; Filed: \$178.00; Reference: 2567	7100-000		13.52	3,606.02
03/19/09	107	eCAST Settlement Corporation assignee of	Distribution paid 7.59% on \$282.63; Claim# 6; Filed: \$282.63; Reference: 9295	7100-000		21.47	3,584.55
03/19/09	108	PYOD LLC as assignee of Washington Mutual	Distribution paid 7.59% on \$13,217.00; Claim# 7; Filed: \$13,217.00; Reference: 7541	7100-000		1,004.04	2,580.51
03/19/09	109	Wells Fargo Financial Illinois, Inc	Distribution paid 7.59% on \$870.83; Claim# 8; Filed: \$870.83; Reference: 0462	7100-000		66.15	2,514.36
03/19/09	110	BERNARD J. NATALE, LTD.	Combined Check for Claims#EXP.ATTY			2,514.36	0.00
			Dividend paid 100.00% on \$39.36; Claim# EXP; Filed: \$39.36	3120-000			0.00
			Dividend paid 100.00% on \$2,475.00; Claim# ATTY; Filed: \$2,475.00	3110-000			0.00

ACCOUNT TOTALS	6,001.85	6,001.85	\$0.00
Less: Bank Transfers	6,001.85	0.00	
Subtotal	0.00	6,001.85	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$6,001.85	



Exhibit 9

## Form 2

### Cash Receipts And Disbursements Record

Page: 3

Case Number: 08-71876 MB  
Case Name: OWIECKI, JOHN P  
Taxpayer ID #: 61-6365610  
Period Ending: 04/15/09

Trustee: BERNARD J. NATALE (330370)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*.\*\*\*\*\*61-66 - Checking Account  
Blanket Bond: \$552,000.00 (per case limit)  
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	(Ref #) / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***.*****61-65	6,001.85	0.00	0.00
Checking # ***.*****61-66	0.00	6,001.85	0.00
	<b>\$6,001.85</b>	<b>\$6,001.85</b>	<b>\$0.00</b>